

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

50485

Morton & Craig LLC
William E. Craig, Esquire
110 Marter Ave., Suite 301
Moorestown, NJ 08057
Attorney for Santander Consumer USA Inc.

In Re:

NOEMI M. DEJESUS



Order Filed on February 7, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No. 19-30996

Judge: (JNP)

**ORDER FOR SECURED AMOUNT TO BE PAID THROUGH DEBTOR'S CHAPTER 13 PLAN,
ADEQUATE PROTECTION PAYMENTS, AND LIEN RETENTION**

The relief set forth on page number two (2) is hereby **ORDERED**.

DATED: February 7, 2020

A handwritten signature in black ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

(Page 2)

Debtor: Noemi M. Dejesus

Case No: 19-30996

Caption of Order: Order for secured amount to be paid through Debtor's chapter 13 plan, adequate protection payments, and lien retention

This matter having brought before this Court on an Objection To Confirmation filed by William E. Craig, Esq., attorney for Santander Consumer USA Inc., with the appearance of Seymour Wasserstrum, Esq. on behalf of the Debtor, and this Order having been filed with the Court and served upon the Debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That Santander Consumer USA Inc. ("Santander") is the holder of a first purchase money security interest encumbering a 2015 Jeep Renegade bearing vehicle identification number ZACCJBBT2FPB51910.**
- 2. That the secured amount that Santander shall be paid through the Debtor's plan shall be \$25,223.80. This amount is reached using the agreed value of the vehicle of \$21,745.25 (the net loan balance), amortized at 6.0% over 60 months.**
- 3. That the Chapter 13 Trustee is hereby directed to make an immediate lump sum adequate protection payment to Santander in the amount of \$500.00 through January 2020 and thereafter, each month, commencing February 2020, make monthly adequate protection payments to Santander in the amount of \$250.00. Adequate protection payments to Santander shall be made monthly up to and after confirmation, until all counsel fees have been paid and regular distributions begin to be made to Santander. If in any month there are insufficient funds on hand to pay both counsel fees and adequate protection payments, then funds on hand shall be used to pay adequate protection payments first, with the remaining balance going to counsel fees. If, after confirmation, counsel fees remain to be paid, then adequate protection payments shall continue to be paid to Santander until the remaining counsel fees have been paid. The Debtor shall receive a credit for all adequate protection payments made against the total amount to be received by Santander through the plan.**
- 4. That Santander shall retain its lien on the vehicle until the earlier of payment of the underlying debt under non-bankruptcy law, or the Debtor receiving a discharge.**
- 5. That Santander consents to service of the Debtor's Chapter 13 Plan filed December 23, 2019.**

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New Jersey

In re:
Noemi M. Dejesus
Debtor

Case No. 19-30996-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Feb 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2020.

db +Noemi M. Dejesus, 46 Dunlin Way, Sicklerville, NJ 08081-1324

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Metropolitan Life Insurance Co., c/o Bayview Loan Servicing, LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com, mortoncraige@cf@gmail.com
Michael R. DuPont on behalf of Creditor Rutgers Federal Credit Union dupont@redbanklaw.com, dana@redbanklaw.com
Seymour Wasserstrum on behalf of Debtor Noemi M. Dejesus mylawyer7@aol.com, ecf@seymourlaw.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6